

**Information to identify the case:**

Debtor 1	<b>Stephanie L. Thomas</b>	Social Security number or ITIN	<b>xxx-xx-6503</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Northern District of Illinois</b>		Date case filed for chapter	<b>7 7/22/19</b>
Case number: <b>19-20471</b>			

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Stephanie L. Thomas	
2. All other names used in the last 8 years		
3. Address	6841 S. Jeffery Chicago, IL 60649	
4. Debtor's attorney Name and address	David M Siegel David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090	Contact phone 847 520-8100 Email: <a href="mailto:davidsiegelbk@gmail.com">davidsiegelbk@gmail.com</a>
5. Bankruptcy trustee Name and address	Richard J Mason McGuire Woods LLP 77 West Wacker Drive Suite 4100 Chicago, IL 60601	Contact phone 312 750-3527 Ext. 3527 Email: <a href="mailto:rmason@mcguirewoods.com">rmason@mcguirewoods.com</a>

For more information, see page 2 >

Debtor **Stephanie L. Thomas**

Case number **19-20471**

<p><b>6. Bankruptcy clerk's office</b></p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p>	<p>Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604</p>	<p>Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays.</p> <p>Contact phone 1-866-222-8029</p> <p>Date: 7/23/19</p>
<p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>September 5, 2019 at 02:00 PM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Debtors must bring a picture ID and proof of their Social Security Number.</b></p>	<p>Location:</p> <p><b>219 South Dearborn, Office of the U.S. Trustee, 8th Floor, Room 800, Chicago, IL 60604</b></p>
<p><b>8. Presumption of abuse</b></p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p><b>9. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p><b>Filing deadline: 11/4/19</b></p> <p><b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b></p>	
<p><b>10. Proof of claim</b></p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p><b>11. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Northern District of IllinoisIn re:  
Stephanie L. Thomas  
DebtorCase No. 19-20471-LAH  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: pseamann  
Form ID: 309APage 1 of 2  
Total Noticed: 32

Date Rcvd: Jul 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2019.

db +Stephanie L. Thomas, 6841 S. Jeffery, Chicago, IL 60649-1519  
tr +Richard J Mason, McGuire Woods LLP, 77 West Wacker Drive, Suite 4100,  
Chicago, IL 60601-1818  
28033933 Access Community Health Network, 8496 Solution Center, Chicago, IL 60677-8004  
28033934 +Ad Astra Recovery Services, Inc., 7330 W. 33rd Street N., Suite 118,  
Wichita, KS 67205-9370  
28033935 All Kids Family Care, PO Box 19121, Springfield, IL 62794-9121  
28033937 +Bank of America, Bankruptcy Department, PO Box 982284, El Paso, TX 79998-2284  
28033939 +Capital One Bank USA NA, c/o Northland Group Inc., PO Box 390846,  
Minneapolis, MN 55439-0846  
28033943 +Dept of Ed/Navient, 123 Justison St., 3rd Flr., Wilmington, DE 19801-5360  
28033944 Facts Management Company, PO Box 2597, Omaha, NE 68103-2597  
28033945 +First Bankers Trust Co., c/o GEM CITY ACCOUNT SERVICE, 200 N. 8th St., Ste. 104,  
Quincy, IL 62301-3062  
28033946 First Bankers Trust Company, 1201 Broadway, PO Box 3566, Quincy, IL 62305-3566  
28033948 +Hampton in Highland, 2300 Azalea Drive, Highland, IN 46322-2498  
28033949 +Lake Superior Court, Small Claims Division Three, 2293 N. Main Street,  
Crown Point, IN 46307-1854  
28033951 +Linebarger Goggan Blair & Sampson,, Attorneys at Law, PO Box 659443,  
San Antonio, TX 78265-9443  
28033950 Linebarger Goggan Blair & Sampson,, Attorneys at Law, PO Box 06357,  
Chicago, IL 60606-0357  
28033952 Mount Siani Hospital & Medical, c/o NCC, 815 Commerce Dr., Ste. 270,  
Oak Brook, IL 60523-8852  
28033953 +NIPSCO, c/o Trustmark Recovery Services, 541 Otis Bowen Drive, Munster, IN 46321-4158  
28033954 +Partnership Concepts Realty Mgmt., c/o Edward P. Grimmer, P.C., 603 North Main Street,  
Crown Point, IN 46307-3233  
28033955 Sinai Medical Group, 26460 Network Place, Chicago, IL 60673-1264  
28033956 +Speedy Cash, c/o AD Astra Recovery Services Inc., 7330 W. 33rd St., Ste. 118,  
Wichita, KS 67205-9370  
28033958 +St Phillip Neri School, c/o Facts Management Company, PO Box 82527,  
Lincoln, NE 68501-2527  
28033959 +Title Lenders, Inc., d/b/a USA Payday Loan, 425 E. 162nd, South Holland, IL 60473-2259  
28033960 +Village of Rosemont, Photo Enforcement Program, 75 Remittance Drive, Suite 6658,  
Chicago, IL 60675-6658  
28033961 Xfinity, PO Box 4928, Oakbrook, IL 60522-4928

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
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E-mail/Text: davidsiegelbk@gmail.com Jul 24 2019 02:28:51 David M Siegel,  
David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090  
28033936 +EDI: ARSN.COM Jul 24 2019 06:03:00 ARS National Services Inc., Department #110840,  
PO Box 1259, Oaks, PA 19456-1259  
28033938 +EDI: PRA.COM Jul 24 2019 06:03:00 Capital One Bank USA NA, c/o Portfolio Recovery,  
120 Corporate Blvd., Ste. 100, Norfolk, VA 23502-4952  
28033940 +EDI: PHINHARRIS Jul 24 2019 06:03:00 City of Chicago-Dept. of Finance,  
Arnold Scott Harris, 111 W. Jackson Blvd., Ste. 600, Chicago, IL 60604-3517  
28033941 EDI: COMCASTCBLCENT Jul 24 2019 06:04:00 Comcast, PO Box 3001,  
Southeastern, PA 19398-3001  
28033942 EDI: ARSN.COM Jul 24 2019 06:03:00 Comenity Capital Bank, c/o ARS National Services Inc.,  
PO Box 469046, Escondido, CA 92046-9046  
28033947 +EDI: FORD.COM Jul 24 2019 06:03:00 Ford Motor Credit, PO Box 542000,  
Omaha, NE 68154-8000  
28033957 E-mail/Text: bankruptcy@speedyinc.com Jul 24 2019 02:30:57 Speedy Cash,  
Bankruptcy Department, PO Box 780408, Wichita, KS 67278-0408

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0752-1

User: pseamann  
Form ID: 309A

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Jul 23, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 25, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2019 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 Stephanie L. Thomas davidsiegelbk@gmail.com,  
R41057@notify.bestcase.com; johnellmannlaw@gmail.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Richard J Mason rmason@mcguirewoods.com, IL54@ecfcbis.com

TOTAL: 3